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PATENT

Signed: 

Paper No. 4

Peter K. Trzyna (Reg. No. 32,801)

File No. Peregrin-P1-00

Date: 22 June 2001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors	:	William John Delinsky, Timothy James Fish, Michael Dennis Morency, and David Gary Walker
Serial No.	:	09/692,697
Filed	:	October 19, 2000
For	:	A REFERRER-CONTROLLED SYSTEM FOR TRANSFERRING AN INBOUND COMMUNICATION TO ONE OF A PLURALITY OF FINANCIAL ASSISTANCE PROVIDERS
Group Art Unit	:	2161
Examiner	:	

The Commissioner of Patents and Trademarks
Washington, D.C. 20231

COMBINED DECLARATION AND POWER OF ATTORNEY

S I R :

As a below-named inventor, the undersigned hereby respectfully declares that: the residence, address, and citizenship are as stated below; we believe that we are the original, first, and joint inventors of the subject matter which is claimed and for which a patent is sought in the above-referenced specification; we have reviewed and understand the contents of the above-identified specification, including the claims; we acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations §1.56(a); and that all statements made on my/our own knowledge are true and all statements made on information and belief are believed to be true, and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

We hereby appoint as our attorney, with full powers of inspection,

PETER K. TRZYNA
P. O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824

substitution, revocation, and power to appoint associate attorneys. Peter K. Trzyna (Reg. No. 32,601 and a member of the Illinois, New York, and Washington D.C. bars)

Address all correspondence to:

Peter K. Trzyna

P.O. Box 7131
Chicago, Illinois 60680-7131

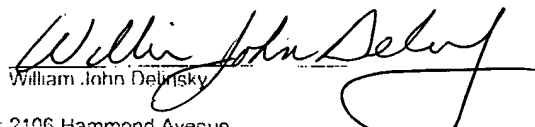
Address all telephone calls to:

Peter K. Trzyna at

(312) 240-0824

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements were made with knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statement may jeopardize the validity of the application or any patent issued thereon.

Date 22 OCT, 2000


William John Delinsky

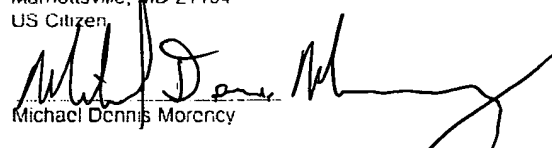
Residence and Post Office Address: 2106 Hammond Avenue
Marriottsville, MD 21104
US Citizen

Date 22 OCT, 2000


Timothy James Elia

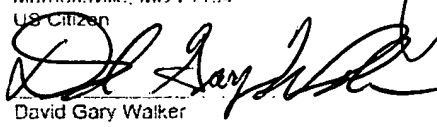
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Date 11/11, 2000


David Gary Walker

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Signed

Peter K. Trzyna (Reg. No. 32,601)

Date:

22 June 2001

PATENT

Paper No. 4

File: Peregrin-P1-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors : William John Delinsky, Timothy James Fish, Michael Dennis Morency, and David Gary Walker

Serial No. : 09/692,697

Filed : October 19, 2000

For : A REFERRER-CONTROLLED SYSTEM FOR TRANSFERING AN INBOUND COMMUNICATION TO ONE OF A PLURALITY OF FINANCIAL ASSISTANCE PROVIDERS

Group Art Unit : 2161

Examiner :

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

**VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY
STATUS (37 C.F.R. §§ 1.9(f) and 1.27(c)) -
SMALL BUSINESS CONCERN**

SIR:

I hereby declare that I respectively are each an official of the respective small business concerns empolred to act on behalf of the respective concerns identified as Peregrin Services Corporation, a Maryland corporation having an office at 2103 Hammond Avenue, Marriottsville, MD 21104.

I further respectively declare it is a small business concern that it qualifies as a small business concern, as defined in 37 C.F.R. §§ 1.9(c) and 121.12 for purposes of paying reduced fees under Sections 41(a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention described in the above-identified patent application being filed herewith, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of the Declaration Claiming Small Entity Status, (1) the number of employees of the business concern is the

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average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party (or parties) controls or has the power to control both.

I further respectively declare that rights under contract or law for the above-identified invention and patent application have been conveyed to, and remain with, the small business concerns identified above. These rights are exclusive and no rights to the invention are held by any person, other than the inventors, who would not qualify as an independent inventor under 37 CFR § 1.9(c) if that person made the invention, or by any concern which would not qualify as a small business concern under 37 CFR § 1.9(c) or a nonprofit organization under 37 CFR § 1.9(e).

I acknowledge the duty to file in this application notification of any change in status resulting in loss of entitlement to small entity prior to paying, or at the time of paying, the earliest of the issue fee after the date on which status as a small entity is no longer appropriate. (37 C.F.R. § 1.28(b)).

I hereby declare that all statements made herein on knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Date: Oct 30, 2000


Michael Dennis Morency

Residence and Post Office Address: 2103 Hammond Avenue
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